

Fill in this information to identify your case:

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS**

Debtor 1 Eddie B Eskridge, Jr
First Name Middle Name Last Name

Debtor 2 Veraina Boudreaux-Eskridge
(filing spouse) First Name Middle Name Last Name

Case number: _____

For amended plans only:

☐ Check if this amended plan is filed prior to any confirmation hearing.

☐ Check if this amended plan is filed in response to an initial denial order or a continuance that counted as an initial denial.

List the sections which have been changed by this amended plan:

TXEB Local Form 3015-a

CHAPTER 13 PLAN

Adopted: Dec 2017

Part 1: Notices

To Debtor*: This plan form is designed for use when seeking an initial confirmation order. It sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances. **When you file this Plan, you must serve a copy of it upon each party listed on the master mailing list (matrix) of creditors as constituted by the Court on the date of service and evidence that service through a Certificate of Service affixed to this document that attaches a copy of the matrix of creditors which you served. The most current matrix in this case is available under the "Reports" tab of the CM-ECF system.**

* The use of the singular term "Debtor" in this Plan includes both debtors when the case has been initiated by the filing of a joint petition by spouses.

To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this Plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose any permanent treatment of your claim as outlined in this plan, you or your attorney must file an objection to confirmation of this Plan. An objection to confirmation must be filed at least **14 days** before the date set for the plan confirmation hearing. That date is listed in ¶ 9 of the *Notice of Chapter 13 Bankruptcy Case* issued in this case. The objection period may be extended to 7 days prior to the confirmation hearing under the circumstances specified in LBR 3015(f). In any event, the Court may confirm this plan without further notice if no objection to confirmation is timely filed.

Regardless of whether you are listed in the Debtor's matrix of creditors or in the Debtor's schedules, **you must timely file a proof of claim** in order to be paid under this Plan. The deadline for filing claims is listed in ¶ 8 of the *Notice of Chapter 13 Bankruptcy Case* issued in this case. Disbursements on allowed claims will begin on the Trustee's next scheduled distribution date after the Effective Date of the Plan. See § 9.1.

The Debtor must check on box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the Plan.

1.1	A limit on the amount of an allowed secured claim through a final determination of the value of property constituting collateral for such claim, as set forth in § 3.10 of this Plan, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
1.2	Avoidance of a judicial lien or a nonpossessory, nonpurchase-money security interest, as set forth in § 3.9 of this Plan.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not included
1.3	Potential termination and removal of lien based upon alleged unsecured status of claim of lienholder, as set forth in § 3.11 of this Plan.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
1.4	Nonstandard provisions as set forth in Part 8.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included

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Part 2: Plan Payments and Length of Plan

2.1 The applicable commitment period for the Debtor is 60 months.

2.2 Payment Schedule.

Unless the Court orders otherwise, beginning on the 30th day after the Petition Date* or the entry date of any order converting this case to Chapter 13, whichever is later, the Debtor will make regular payments to the Trustee throughout the applicable commitment period and for such additional time as may be necessary to make the payments to claimants specified in Parts 3 through 5 of this Plan (the "Plan Term"). The payment schedule shall consist of:

* The use of the term "Petition Date" in this Plan refers to the date that the Debtor filed the voluntary petition in this case.

☒ **Constant Payments:** The Debtor will pay \$1,670.00 per month for 60 months.

☐ **Variable Payments:** The Debtor will make variable plan payments throughout the Plan Term. The proposed schedule for such variable payments are set forth in **Exhibit A** to this Order and are incorporated herein for all purposes.

2.3 Mode of Payment. Regular payments to the Trustee will be made from future income in the following manner:

[Check one]

☐ Debtor will make payments pursuant to a wage withholding order directed to an employer.

☒ Debtor will make electronic payments through the Trustee's authorized online payment system.

☐ Debtor will make payments by money order or cashier's check upon written authority of the Trustee.

☐ Debtor will make payments by other direct means only as authorized by motion and separate court order.

2.4 Income tax refunds.

In addition to the regular monthly payments to the Trustee, and in the absence of a court order to the contrary, the Debtor is required to:

- (1) supply a copy of each federal income tax return, including all supporting schedules, filed during the Plan Term to the Trustee within 14 days of filing the return; and
- (2) remit to the Trustee within 14 days of receipt all federal income tax refunds received by each Debtor during the plan term which will be added to the plan base; provided, however, that the Debtor may retain from each such refund up to \$2,000.00 in the aggregate on an annual basis if the Debtor is current on the payment obligations to the Trustee under this Plan at the time of the receipt of such tax refund.

The Debtor hereby authorizes the Trustee to endorse any federal income tax refund check made payable to the Debtor during the plan term.

2.5 Additional payments. [Check one]

☒ **None.** If "None" is checked, the rest of § 2.5 need not be completed.

2.6 Plan Base.

The total amount due and owing to the Trustee under §§ 2.2 and 2.5 is \$100,200.00 which, when combined with any income tax refunds due to the Trustee under § 2.4, any litigation proceeds due to the Trustee under § 9.3, and any other funds received by the Trustee on the Debtor's behalf during the Plan Term, constitutes the "Plan Base."

Part 3: Treatment of Secured Claims

3.1 Post-Petition Home Mortgage Payments. [Check one]

☐ **No Home Mortgage.** If "No Mortgage" is checked, the remainder of § 3.1 need not be completed.

☐ **Home Mortgage Maturing Before or During Plan Term.** If "Mortgage Maturing" is checked, the claim will be addressed in § 3.4. The remainder of § 3.1 need not be completed.

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☒ **Direct Home Mortgage Payments by Debtor Required.**

On the Petition Date, the Debtor owed the following claims secured only by a security interest in real property that is the Debtor's principal residence. The listed monthly payment amount is correct as of the Petition Date. Such mortgage claims (other than related Cure Claims addressed in § 3.2), shall be paid directly by the Debtor in accordance with the pre-petition contract, including any rate changes or other modifications required by such documents and noticed in conformity with any applicable rules, as such payments become due during the Plan Term. The fulfillment of this requirement is critical to the Debtor's reorganization effort.

Any failure by the Debtor to maintain payments to a mortgage creditor during the Plan Term may preclude confirmation of this Plan and, absent a subsequent surrender of the mortgage premises, may preclude the issuance of any discharge order to the Debtor under § 1328(a).* The Trustee will monitor the Debtor's fulfillment of this direct payment obligation ("DPO").

*All statutory references contained in this Plan refer to the Bankruptcy Code, located in Title 11, United States Code.

Mortgage Lienholder	Property Address	Monthly Payment Amount by Debtor	Due Date of Monthly Payment
1. <u>Dallas Property Tax Office</u>	2019-20 Ad Valorem Taxes	<u>\$0.00</u> Amount inc: <input type="checkbox"/> Tax Escrow <input type="checkbox"/> Insurance Escrow <input type="checkbox"/> Other _____	_____
2. <u>Guild Mortgage</u>	Homestead	<u>\$2,083.92</u> Amount inc: <input type="checkbox"/> Tax Escrow <input type="checkbox"/> Insurance Escrow <input type="checkbox"/> Other _____	_____

3.2 Curing Defaults and Maintenance of Direct Payment Obligations. [Check one]

☐ **None.** *If "None" is checked, the remainder of § 3.2 need not be completed.*

☒ **Cure Claims.** On the Petition Date, the Debtor was delinquent on payments to satisfy certain secured claims or upon obligations arising under an executory contract or an unexpired lease that the Debtor has elected to assume under § 6.1 of this Plan. While remaining current on all direct payment obligations (future installment payments) as each comes due under the applicable contractual documents during the plan term (a "DPO"), the Debtor shall cure all such delinquencies through the Plan as listed below (a "Cure Claim"). Each listed claims constitutes a separate class. The total amount of each allowed Cure Claim will be paid in full by the Trustee. The Trustee is authorized to initiate monthly payments on an interim basis based upon the projected amount of each Cure Claim listed below until such time as the allowed amount of each Cure Claim is established by the filing of a proof of claim in accordance with the Bankruptcy Rules. The amount listed in that proof of claim, or the final determination by the Court of any objection thereto, shall control over any projected Cure Claim amount listed below. No interest will be paid on any Cure Claim in the absence of documentary proof that the applicable contractual documents entitle the claimant to receive interest on unpaid interest.

If the automatic stay is terminated as to the property for which a Cure Claim exists at any time during the Plan Term, the next distribution by the Trustee on such Cure Claim shall be escrowed pending any possible reconsideration of the stay termination. If the stay termination is reversed by agreement or by court order, then the single escrowed distribution shall be released to the holder of the Cure Claim and regular distributions on that Cure Claim shall be reinstituted. In the event that the stay termination remains in effect on the second distribution date after the stay termination, the escrowed funds shall be released for distribution to other classes under this Plan and the Cure Claim shall thereafter be addressed solely under applicable state law procedures and will no longer be treated by the Plan. The completion of payments contemplated in this subsection constitutes a cure of all defaults of the Debtor's obligation to each listed claimant.

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Claimant	Collateral/Property/Contract Description	Debtor's DPO Amount	Projected Cure Claim Amount	Plan Interest Rate	Projected Monthly Payment by Trustee	Projected Total Cure Payment by Trustee
1. Guild Mortgage <input checked="" type="checkbox"/> Debt Maturing During Plan Term. <input type="checkbox"/> Debt Maturing After Completion of Plan Term. <input type="checkbox"/> Curing Assumed Executory Contract or Lease Obligation Pursuant to § 6.1.	Homestead	\$2,083.92	\$8,900.00	0.00%	Pro-Rata	\$8,900.00

3.3 Secured Claims Protected from § 506 Bifurcation. *[Check one]*

☐ **None.** *If "None" is checked, the remainder of § 3.3 need not be completed.*

☒ **910 Claims.** The claims listed below were either:

- (1) incurred within 910 days before the Petition Date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or
- (2) incurred within 1 year of the Petition Date and secured by a purchase money security interest in any other thing of value,

and are thus statutorily protected from bifurcation under § 506(a) based on collateral value (a "910 Claim").

Based upon the Debtor's election to retain certain personal property that serves as collateral for a 910 Claim, adequate protection payments in an initial amount calculated pursuant to LBR 3015(c)(1) shall be paid by the Debtor to the Trustee beginning in Month 1 of the Plan for the benefit of holders of allowed 910 Claims secured by personal property as authorized by § 1326(a)(1)(C) and LBR 3015(c). Such payments shall be held by the Trustee solely for the benefit of the affected secured creditor to the absolute exclusion of the Debtor and all other parties and shall be tendered by the Trustee at the earliest practicable time to holders of allowed 910 Claims secured by personal property as listed below, notwithstanding any failure by the Debtor to achieve confirmation of this Chapter 13 plan. Adequate protection payments to be distributed by the Trustee are subject to the availability of funds and the Trustee is authorized to make pro rata payments if available funds are insufficient to pay all adequate protection payments otherwise due. Such adequate protection payments to each affected secured claimant shall continue on a monthly basis until the month in which equal monthly payments are initiated to such claimant under the Plan.

Each 910 Claim constitutes a separate class. Each 910 Claim will be paid in full by the Trustee with post-confirmation interest accruing from the Effective Date of the Plan at the plan rate stated below. Upon confirmation of this Plan, the Trustee is authorized to initiate monthly payments on an interim basis based upon the projected amount of each 910 Claim listed below until such time as the allowed amount of each 910 Claim is established by the filing of a proof of claim in accordance with the Bankruptcy Rules. The amount listed in that proof of claim, or the final determination by the Court of any objection thereto, shall control over any projected 910 Claim amount.

If the automatic stay is terminated as to property securing a 910 Claim treated under this subsection at any time during the Plan Term, the next distribution by the Trustee on such 910 Claim shall be escrowed pending any possible reconsideration of the stay termination. If the stay termination is reversed by agreement or by court order, then the single escrowed distribution shall be released to the holder of the 910 Claim and regular distributions on that 910 Claim shall be reinstituted. In the event that the stay termination remains in effect on the second distribution date after the stay termination, the escrowed funds shall be released for distribution to other classes under this Plan and the 910 Claim shall thereafter be addressed solely under applicable state law procedures and will no longer be treated by the Plan.

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Claimant	Collateral Description	Adequate Protection Payment	910 Claim Amount	Plan Interest Rate	Equal Monthly Payment by Trustee	Projected Total Payment by Trustee
1. Ally Financial	2018 Infiniti Q70	\$441.25 Month 1 through _____	\$38,048.00	5.75%	\$731.16	\$43,869.58
2. Citywide Motors	2009 Infiniti Q56 SUV	\$112.50 Month 1 through _____	\$4,400.00	5.75%	\$133.36	\$4,800.91
3. Conn Appliances	Merchandise	Month 1 through _____	\$2,184.00	5.75%	Pro-Rata	\$2,571.61

3.4 Secured Claims Subject to § 506 Bifurcation.*[Check one]*☐ **None.** *If "None" is checked, the remainder of § 3.4 need not be completed.*

☒ **Claims Subject to Bifurcation.** The secured portion of each claim listed below (a "506 Claim") is equivalent to the lesser of: (1) the value of the claimant's interest in the listed collateral or (2) the allowed amount of the claim. Each listed 506 Claim constitutes a separate class. Each 506 Claim will be paid by the Trustee with post-confirmation interest accruing from the Effective Date of the Plan at the plan rate stated below. If a 506 Claim is established as an oversecured claim, its holder is entitled to an additional component of pre-confirmation interest calculated at the contract rate and payable for the period from the Petition Date to the earlier of: (1) the Effective Date of the Plan, or (2) the date upon which the aggregate of such interest, plus the allowed amount of the 506 Claim, exceeds the value of the collateral. Such holder is responsible for establishing the oversecured amount and the applicable contract rate by sufficient evidence that is either satisfactory to the Trustee or otherwise by court order.

Based upon the Debtor's election to retain certain personal property that serves as collateral for a 506 Claim, adequate protection payments in an initial amount calculated pursuant to LBR 3015(c)(1) shall be paid by the Debtor to the Trustee beginning in Month 1 of the Plan for the benefit of holders of allowed 506 Claims secured by personal property as authorized by § 1326(a)(1)(C) and LBR 3015(c). Such payments shall be held by the Trustee solely for the benefit of the affected secured creditor to the absolute exclusion of the Debtor and all other parties and shall be tendered by the Trustee at the earliest practicable time to holders of allowed 506 Claims secured by personal property as listed below, notwithstanding any failure by the Debtor to achieve confirmation of this Chapter 13 plan. The Trustee shall apply adequate protection payments first to accrued interest, if applicable, and then to principal. Adequate protection payments to be distributed by the Trustee are subject to the availability of funds and the Trustee is authorized to make pro rata payments if available funds are insufficient to pay all adequate protection payments otherwise due. Such adequate protection payments to each affected secured claimant shall continue on a monthly basis until the month in which equal monthly payments are initiated to such claimant under the Plan.

Unless the Debtor invokes § 3.10 of this Plan to obtain a final valuation determination at the confirmation hearing regarding any listed 506 Claim, or an agreement with the holder of any listed 506 Claim regarding the value of its collateral is otherwise incorporated into the confirmation order, the value of collateral securing each 506 Claim is not finally determined upon the confirmation of this Plan. Upon confirmation of this Plan, however, the Trustee is authorized to initiate monthly payments on an interim basis based upon the projected Collateral Value of each 506 Claim as listed below until such time as the allowed amount of each such 506 Claim is established by the filing of a proof of claim in accordance with the Bankruptcy Rules. The amount listed in that proof of claim, or the final determination by the Court of any objection thereto, or the subsequent entry of an order granting a separate motion for valuation of collateral pursuant to § 506 and Bankruptcy Rule 3012, shall control over any projected Collateral Value amount listed below.

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If the automatic stay is terminated as to the property securing a 506 Claim at any time during the Plan Term, the next distribution by the Trustee on such 506 Claim shall be escrowed pending any possible reconsideration of the stay termination. If the stay termination is reversed by agreement or by court order, then the single escrowed distribution shall be released to the holder of the 506 Claim and regular distributions on that 506 Claim shall be reinstituted. In the event that the stay termination remains in effect on the second distribution date after the stay termination, the escrowed funds shall be released for distribution to other classes under this Plan and the 506 Claim shall thereafter be addressed solely under applicable state law procedures and will no longer be treated by the Plan.

Claimant	Collateral Description	Adequate Protection Payment	Total Claim Amount	Collateral Value	Plan Interest Rate	Equal Monthly Payment by Trustee	Projected Total Payment by Trustee
1. Chrysler Capital	2014 Dodge RAM Crew Cab 1500 Sport	\$289.38 Month 1 through _____	\$28,348.00	\$23,150.00	5.75%	\$444.87	\$26,692.06
2. Nebraska Furniture Mart	Desk Chair and Hutch	Month 1 through _____	\$4,785.00	\$500.00	5.75%	Pro-Rata	\$588.74

3.5 Direct Payment of Secured Claims Not in Default. *[Check one]*

☒ **None.** *If "None" is checked, the remainder of § 3.5 need not be completed.*

3.6 Surrender of Property. *[Check one]*

☒ **None.** *If "None" is checked, the remainder of § 3.6 need not be completed.*

3.7 Lien Retention.

The holder of a lien securing payment of a claim addressed in §§ 3.1 or 3.2 of this Plan shall retain its lien until the indebtedness secured by such lien is totally satisfied as determined under applicable non-bankruptcy law. The holder of a lien securing payment of any other allowed secured claim that is governed by this Plan shall retain its lien until the earlier of: (1) the total satisfaction of the indebtedness secured by the lien as determined under applicable non-bankruptcy law; or (2) the entry of a discharge order in favor of the Debtor under § 1328(a). In each instance, the provisions of this subsection may be superseded by a subsequent order of the Court.

3.8 Maintenance of Insurance and Post-Petition Taxes Upon Retained Collateral.

For all property that secures the payment of an indebtedness and which is proposed to be retained by the Debtor under this Plan, the Debtor must maintain insurance coverage as required either by the applicable contractual documents governing the indebtedness or as may be directed by the Trustee. The Debtor must also pay all ad valorem taxes on property proposed to be retained by the Debtor under this Plan as they come due in the post-petition period. Such payment shall be tendered to the appropriate taxing authorities in accordance with applicable non-bankruptcy law on or before the last date on which such taxes may be paid without penalty.

3.9 Lien avoidance. *[Check one]*

☐ **None.** *If "None" is checked, the remainder of § 3.9 need not be completed.*

The remainder of this subsection will be effective only if the "Included" box is checked in § 1.2 of this Plan.

Further, the invocation of this subsection mandates an evidentiary hearing on the "call" docket of the Court at which the Debtor must demonstrate: (1) service of this Plan upon any claimant affected by this subsection in strict compliance with the requirements of Bankruptcy Rule 7004 for service of a summons and a complaint, including service upon any attorney for such claimant listed in the referenced abstract of judgment or other lien identification documents; and (2) an entitlement to the relief sought, including that the claims of exemption relied upon by the Debtor have, in fact, been sustained.

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- ☒ **§ 522(f) Avoidance.** The judicial liens or nonpossessory, non-purchase money security interests securing the claims listed below impair exemptions to which the Debtor would have been entitled under 11 U.S.C. § 522(b). Unless otherwise ordered by the Court, a judicial lien or security interest securing a claim listed below will be avoided to the extent that it impairs such exemptions upon entry of the order confirming the plan. The amount of the judicial lien or security interest that is avoided will be treated as an unsecured claim in Part 5 to the extent allowed. The amount, if any, of the judicial lien or security interest that is not avoided will be paid in full as a secured claim as if set forth in § 3.4 of the Plan. See 11 U.S.C. § 522(f) and Bankruptcy Rule 4003(d).

If more than one judicial lien or security interest is to be avoided, provide the information separately for each lien.

Column A: Information Regarding Judicial Lien or Security Interest	Column B: Calculation of Lien Avoidance	Column C: Treatment of Remaining 506 Claim
Lienholder Cliff's Check Cashing #15 Collateral 60" Samsung Television and Stereo <input type="checkbox"/> Judicial Lien <input checked="" type="checkbox"/> Non-PMSI Lien identification (if judicial lien, attach abstract of judgment.)	a. Amount of lien <u>\$450.00</u> b. Amount of all other liens <u>\$0.00</u> c. Value of claimed exemptions <u>\$1,600.00</u> d. Total of adding lines a, b, and c <u>\$2,050.00</u> e. Value of debtor's interest in property <u>\$1,600.00</u> f. Subtract line e from line d. <u>\$450.00</u> Extent of exemption impairment [check applicable box]: <input checked="" type="checkbox"/> Line f is equal to or greater than line a. The entire lien is avoided. [Do not complete Column C] <input type="checkbox"/> Line f is less than line a. A portion of the lien is avoided. [Complete Column C]	Amount of 506 Claim after avoidance (line a minus line f) _____ Plan Interest Rate _____ EMP by Trustee: _____ EMP beginning Month _____ EMP ending Month _____ Projected Total Payment by Trustee: _____
Lienholder Cliff's Check Cashing #15 Collateral 60" Samsung Television and Stereo <input type="checkbox"/> Judicial Lien <input checked="" type="checkbox"/> Non-PMSI Lien identification (if judicial lien, attach abstract of judgment.)	a. Amount of lien <u>\$350.00</u> b. Amount of all other liens <u>\$0.00</u> c. Value of claimed exemptions <u>\$1,600.00</u> d. Total of adding lines a, b, and c <u>\$1,950.00</u> e. Value of debtor's interest in property <u>\$1,600.00</u> f. Subtract line e from line d. <u>\$350.00</u> Extent of exemption impairment [check applicable box]: <input checked="" type="checkbox"/> Line f is equal to or greater than line a. The entire lien is avoided. [Do not complete Column C] <input type="checkbox"/> Line f is less than line a. A portion of the lien is avoided. [Complete Column C]	Amount of 506 Claim after avoidance (line a minus line f) _____ Plan Interest Rate _____ EMP by Trustee: _____ EMP beginning Month _____ EMP ending Month _____ Projected Total Payment by Trustee: _____

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Lienholder Cliff's Check Cashing #15 Collateral 60" Samsung Television and Stereo <input type="checkbox"/> Judicial Lien <input checked="" type="checkbox"/> Non-PMSI Lien identification (if judicial lien, attach abstract of judgment.)	a. Amount of lien <u>\$350.00</u> b. Amount of all other liens <u>\$0.00</u> c. Value of claimed exemptions <u>\$1,600.00</u> d. Total of adding lines a, b, and c <u>\$1,950.00</u> e. Value of debtor's interest in property <u>\$1,600.00</u> f. Subtract line e from line d. <u>\$350.00</u> Extent of exemption impairment [check applicable box]: <input checked="" type="checkbox"/> Line f is equal to or greater than line a. The entire lien is avoided. [Do not complete Column C] <input type="checkbox"/> Line f is less than line a. A portion of the lien is avoided. [Complete Column C]	Amount of 506 Claim after avoidance (line a minus line f) _____ Plan Interest Rate _____ EMP by Trustee: _____ EMP beginning Month _____ EMP ending Month _____ Projected Total Payment by Trustee: _____
Lienholder Cliff's Check Cashing #15 Collateral 60" Samsung Television and Stereo <input type="checkbox"/> Judicial Lien <input checked="" type="checkbox"/> Non-PMSI Lien identification (if judicial lien, attach abstract of judgment.)	a. Amount of lien <u>\$350.00</u> b. Amount of all other liens <u>\$0.00</u> c. Value of claimed exemptions <u>\$1,600.00</u> d. Total of adding lines a, b, and c <u>\$1,950.00</u> e. Value of debtor's interest in property <u>\$1,600.00</u> f. Subtract line e from line d. <u>\$350.00</u> Extent of exemption impairment [check applicable box]: <input checked="" type="checkbox"/> Line f is equal to or greater than line a. The entire lien is avoided. [Do not complete Column C] <input type="checkbox"/> Line f is less than line a. A portion of the lien is avoided. [Complete Column C]	Amount of 506 Claim after avoidance (line a minus line f) _____ Plan Interest Rate _____ EMP by Trustee: _____ EMP beginning Month _____ EMP ending Month _____ Projected Total Payment by Trustee: _____

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Column A: Information Regarding Judicial Lien or Security Interest	Column B: Calculation of Lien Avoidance	Column C: Treatment of Remaining 506 Claim
Lienholder Cliff's Check Cashing #15 Collateral 60" Samsung Television and Stereo <input type="checkbox"/> Judicial Lien <input checked="" type="checkbox"/> Non-PMSI Lien identification (if judicial lien, attach abstract of judgment.)	a. Amount of lien <u>\$300.00</u> b. Amount of all other liens <u>\$0.00</u> c. Value of claimed exemptions <u>\$1,600.00</u> d. Total of adding lines a, b, and c <u>\$1,900.00</u> e. Value of debtor's interest in property <u>\$1,600.00</u> f. Subtract line e from line d. <u>\$300.00</u> Extent of exemption impairment [check applicable box]: <input checked="" type="checkbox"/> Line f is equal to or greater than line a. The entire lien is avoided. [Do not complete Column C] <input type="checkbox"/> Line f is less than line a. A portion of the lien is avoided. [Complete Column C]	Amount of 506 Claim after avoidance (line a minus line f) _____ Plan Interest Rate _____ EMP by Trustee: _____ EMP beginning Month _____ EMP ending Month _____ Projected Total Payment by Trustee: _____
Lienholder Cliff's Check Cashing #15 Collateral 60" Samsung Television and Stereo <input type="checkbox"/> Judicial Lien <input checked="" type="checkbox"/> Non-PMSI Lien identification (if judicial lien, attach abstract of judgment.)	a. Amount of lien <u>\$300.00</u> b. Amount of all other liens <u>\$0.00</u> c. Value of claimed exemptions <u>\$1,600.00</u> d. Total of adding lines a, b, and c <u>\$1,900.00</u> e. Value of debtor's interest in property <u>\$1,600.00</u> f. Subtract line e from line d. <u>\$300.00</u> Extent of exemption impairment [check applicable box]: <input checked="" type="checkbox"/> Line f is equal to or greater than line a. The entire lien is avoided. [Do not complete Column C] <input type="checkbox"/> Line f is less than line a. A portion of the lien is avoided. [Complete Column C]	Amount of 506 Claim after avoidance (line a minus line f) _____ Plan Interest Rate _____ EMP by Trustee: _____ EMP beginning Month _____ EMP ending Month _____ Projected Total Payment by Trustee: _____

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Column A: Information Regarding Judicial Lien or Security Interest	Column B: Calculation of Lien Avoidance	Column C: Treatment of Remaining 506 Claim
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3.10 Rule 3012 Valuation of Collateral. [Check one]

☒ **None.** If "None" is checked, the remainder of § 3.10 need not be completed.

3.11 Lien Removal Based Upon Unsecured Status. [Check one]

☒ **None.** If "None" is checked, the remainder of § 3.11 need not be completed.

Part 4: Treatment of Administrative Expenses, DSO Claims and Other Priority Claims

4.1 General

All allowed priority claims, other than those particular domestic support obligations treated in § 4.5, will be paid in full without post-confirmation interest. Where applicable, the Trustee is authorized to initiate monthly payments on an interim basis based upon the projected amount of each priority claim listed below until such time as the allowed amount of each priority claim is established by the filing of a proof of claim in accordance with the Bankruptcy Rules. The amount listed in that proof of claim, or the final determination by the Court of any objection thereto, shall control over any projected priority claim amount listed below.

4.2 Trustee's Fees.

The Trustee's fees are fixed by the United States Trustee pursuant to the provisions of 28 U.S.C. § 586(e)(2) and, pursuant thereto, shall be promptly collected and paid from all plan payments received by the Trustee.

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Case number _____

4.3 Attorney's Fees.

The total amount of attorney's fees requested by the Debtor's attorney in this case is **\$3,500.00**. The amount of **\$1,085.00** was paid to the Debtor's attorney prior to the Petition Date. The allowed balance of attorney's fees will be paid by the Trustee from the remaining available funds after the payment of required adequate protection payments pursuant to §§ 3.3 and 3.4 of this Plan.

The allowed balance of attorney's fees to be awarded to the Debtor's attorney in this case shall be determined by:

☒ LBR 2016(h)(1); ☐ by submission of a formal fee application.

LBR 2016(h)(1): If the attorney's fee award is determined by the benchmark amounts authorized by LBR 2016(h), the total fee shall be the amount designated in LBR 2016(h)(1)(A) unless a certification is filed by the Debtor's attorney regarding the rendition of legal services pertaining to automatic stay litigation occurring during the Benchmark Fee Period outlined in that local rule. The Trustee is authorized to make the benchmark fee calculation and to recognize the proper enhancement or reduction of the benchmark amount in this case without the necessity of court order. No business case supplement to the benchmark fee shall be recognized unless a business case designation is granted on or before initial confirmation of the Plan.

Fee Application: If the attorney's fee award is determined by the formal fee application process, such fee application shall be filed **no later than 30 days after the expiration of the Benchmark Fee Period** outlined in LBR 2016(h)(1). If no application is filed within that period, the determination of the allowed amount of attorney's fees to the Debtor's attorney shall revert to the benchmark amounts authorized by LBR 2016(h)(1) without the necessity of any further motion, notice or hearing and the Trustee shall adjust any distributions in this class accordingly.

4.4 Priority Claims: Domestic Support Obligations ("DSO"). [Check one]

☒ **None.** If "None" is checked, the remainder of § 4.4 need not be completed.

4.5 Priority Claims: DSO Assigned/Owed to Governmental Unit and Paid Less Than Full Amount. [Check one]

☒ **None.** If "None" is checked, the remainder of § 4.5 need not be completed.

4.6 Priority Claims: Taxes and Other Priority Claims Excluding Attorney's Fees and DSO Claims. [Check one]

☒ **None.** If "None" is checked, the remainder of § 4.5 need not be completed.

Part 5: Treatment of Nonpriority Unsecured Claims

5.1 Specially Classed Unsecured Claims. [Check one]

☒ **None.** If "None" is checked, the remainder of § 5.1 need not be completed.

5.2 General Unsecured Claims.

Allowed nonpriority unsecured claims shall comprise a single class of creditors and will be paid:

☐ **100% + Interest at** _____ ;

☐ **100% + Interest at** _____ **with no future modifications to treatment under this subsection;**

☒ **Pro Rata Share:** of all funds remaining after payment of all secured, priority, and specially classified claims.

5.3 Liquidation Analysis: Unsecured Claims Under Parts 4 and 5.

If the bankruptcy estate of the Debtor was liquidated under Chapter 7 of the Bankruptcy Code, the holders of priority unsecured claims under Part 4 of this Plan and the holders of nonpriority unsecured claims under Part 5 of this Plan would be paid an aggregate sum of approximately **\$0.00**. Regardless of the particular payment treatments elected under Parts 4 and 5 of this Plan, the aggregate amount of payments which will be paid to the holders of allowed unsecured claims under this Plan will be equivalent to or greater than this amount.

Debtor **Eddie B Eskridge, Jr**
Veraina Boudreaux-Eskridge

Case number _____

Part 6: Executory Contracts and Unexpired Leases

6.1 General Rule - Rejection. The executory contracts and unexpired leases of the Debtor listed below are **ASSUMED**. All other executory contracts and unexpired leases of the Debtor are **REJECTED**.

[Check one.]

☐ **None.** If "None" is checked, the remainder of § 6.1 need not be completed.

☒ **Assumed Contracts/Leases.** All cure claims arising from the assumption of the following executory contracts or unexpired leases will be treated as specified in § 3.2 of the Plan and must be listed therein in order to be assumed. Otherwise, post-petition installment payments for any assumed executory contract or unexpired lease agreement constitute a direct payment obligation ("DPO") of the Debtor for which the Debtor shall serve as the disbursing agent.

Counterparty	Description and Required Monthly Payment Amount of Assumed Executory Contract or Leased Property
1. Progressive Leasing	\$0.00 Lease Agreement; Fridge, TV Accessories, Mount and Stand

Part 7: Vesting of Property of the Estate

7.1 Property of the estate will vest in the Debtor only upon the entry of an order for discharge pursuant to § 1328, in the absence of a court order to the contrary.

Part 8: Nonstandard Plan Provisions

☒ **None.** If "None" is checked, the rest of Part 8 need not be completed.

Part 9: Miscellaneous Provisions

9.1 Effective Date. The effective date of this Plan shall be the date upon which the order confirming this Plan becomes a final, nonappealable order.

9.2 Plan Distribution Order. Unless the Court orders otherwise, disbursements by the Trustee under this Plan shall occur in the following order: **(1)** Trustee's fees under § 4.2 upon receipt; **(2)** adequate protection payments under §§ 3.3 and 3.4; **(3)** allowed attorney fees under § 4.3; **(4)** secured claims under §§ 3.2, 3.3 and 3.4 concurrently; **(5)** DSO priority claims under §§ 4.4 and 4.5 concurrently; **(6)** non-DSO priority claims under § 4.6; **(7)** specially classed unsecured claims under § 5.1; and **(8)** general unsecured claims under § 5.2.

9.3 Litigation Proceeds. No settlement of any litigation prosecuted by the Debtor during the Plan Term shall be consummated without the consent of the Chapter 13 Trustee and, except as otherwise authorized by the Trustee, all funds received by the Debtor, or any attorney for the Debtor, shall be immediately tendered to the Chapter 13 Trustee for satisfaction of any authorized exemption claim of the Debtor, with the remainder of the funds dedicated as an additional component of the plan base.

Debtor Eddie B Eskridge, Jr
Veraina Boudreaux-Eskridge

Case number _____

Part 10: Signatures

X /s/ Stephen Joseph Modric Date 02/06/2020

Signature of Attorney for Debtor(s)

X /s/ Eddie B Eskridge, Jr Date 02/06/2020

X /s/ Veraina Boudreaux-Eskridge Date 02/06/2020

Signature(s) of Debtor(s) (required if not represented by an attorney; otherwise optional)

By filing this document, the attorney for the Debtor or any self-represented Debtor certifies to the Court that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in TXEB Local Form 3015-a, other than any nonstandard provisions included in Part 8, and that the foregoing proposed Plan contains no nonstandard provisions other than those included in Part 8.

Part 11: Certificate of Service to Matrix as Currently Constituted by the Court

I hereby certify that the above and foregoing document was served upon all of the parties as listed on the attached master mailing list (matrix) as constituted by the Court on the date of service either by mailing a copy of same to them via first class mail and/or electronic notification on February 6, 2020:

/s/ Stephen Joseph Modric
Stephen Joseph Modric

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UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: **Eddie B Eskridge, Jr***Debtor*

CASE NO.

Veraina Boudreaux-Eskridge*Joint Debtor*CHAPTER **13**

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that on February 6, 2020, a copy of the attached Chapter 13 Plan, with any attachments, was served on each party in interest listed below, by placing each copy in an envelope properly addressed, postage fully prepaid in compliance with Local Rule 9013 (g).

/s/ Stephen Joseph Modric

Stephen Joseph Modric
 Bar ID:24096420
 Allen Stewart, P.C.
 1700 Pacific Avenue, Ste. 2750
 Dallas, TX 75201
 (214) 965-8700

Aaron's Sales & Lease
 xxxxx6640
 Attn: Bankruptcy
 PO Box 100039
 Kennesaw, GA 30156

Acima Credit
 xxx4097
 9815 Monroe Street
 4th Floor
 Sandy, UT 84070

ASHRO
 xxx-xxx-xxx-3220
 1112 7th Avenue
 Monroe, WI 53566

Acceptance Now
 xxxxxxxxxxxxxxxxxxxxx1115
 Attn: Bankruptcy
 5501 Headquarters Drive
 Plano, TX 75024

Ad Astra Recovery
 xxx9206
 7330 W 33rd N, Ste 118
 Wichita, KS 67205

Attorney General of Texas
 PO Box 12548
 Austin, TX 78711

Acceptance Now
 xxxxxxxxxxxxxxxxxxxxx0381
 Attn: Bankruptcy
 5501 Headquarters Drive
 Plano, TX 75024

Ally Financial
 xxxxxxxx8509
 Attn: Bankruptcy
 PO Box 380901
 Bloomington, MN 55438

Avant
 xxx6289
 222 N. LaSalle St., Suite 1700
 Chicago, IL 60601

Acceptance Now
 xxxxxxxxxxxxxxxxxxxxx1012
 Attn: Bankruptcy
 5501 Headquarters Drive
 Plano, TX 75024

Ally Financial
 xxxxxxxx3507
 Attn: Bankruptcy
 PO Box 380901
 Bloomington, MN 55438

Avant
 xxx6289
 Attn: Bankruptcy
 PO Box 9183380
 Chicago, IL 60691

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UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: **Eddie B Eskridge, Jr***Debtor*

CASE NO.

Veraina Boudreaux-Eskridge*Joint Debtor*CHAPTER **13****CERTIFICATE OF SERVICE**

(Continuation Sheet #1)

Baylor Scott White
 xxxxx4149
 6800 Scenic Drive
 Rowlett, TX 75088

Chase Bank
 xxxx7155
 P.O. Box 659809
 San Antonio, TX 78265

Cliff's Check Cashing #15
 xx533-5
 6932 Greenville Ave
 Dallas, TX 75231

Baylor Scott White
 xxxxxxxxxx2740
 6800 Scenic Drive
 Rowlett, TX 75088

Check Into Cash
 xxx598.7
 201 Keith St., Ste 80
 Cleveland, TN 37311

Cliff's Check Cashing #15
 xx533-4
 6932 Greenville Ave
 Dallas, TX 75231

Capital One Bank Bankruptcy
 xxxx-xxxx-xxxx-1496
 PO Box 30285
 Salt Lake City, Utah 84130-0285

Chrysler Capital
 xxx7634
 PO Box 961275
 Fort Worth, TX 76161

Cliff's Check Cashing #15
 xx533-3
 6932 Greenville Ave
 Dallas, TX 75231

Capital One Bank Bankruptcy
 xxxx-xxxx-xxxx-6425
 PO Box 30285
 Salt Lake City, Utah 84130-0285

Citibank
 xxxx-xxxx-xxxx-0035
 P.O. Box 6403
 Sioux Falls, SD 57117

Cliff's Check Cashing #15
 xx533-2
 6932 Greenville Ave
 Dallas, TX 75231

Capital One Bank Bankruptcy
 xxxx-xxxx-xxxx-4947
 PO Box 30285
 Salt Lake City, Utah 84130-0285

Citywide Motors
 1910 Forest Ln
 Garland, TX 75042

Cliff's Check Cashing #15
 xx533-1
 6932 Greenville Ave
 Dallas, TX 75231

Carmel Financial Corp
 xxxxxx1205
 C/O AAM
 101 E Carmel Dr, Ste 205
 Carmel, IN 46032

Cliff's Check Cashing #15
 xx533-7
 6932 Greenville Ave
 Dallas, TX 75231

Comenity Bank/ Bankruptcy
 xxx9179
 PO Box 182789
 Columbus, Ohio 43218

CashMax Title & Loan
 12209 Lake June Rd #200
 Balch Springs, TX 75180

Cliff's Check Cashing #15
 xx533-6
 6932 Greenville Ave
 Dallas, TX 75231

Comenity Bank/Jessica London
 xxxxx4194
 Attn: Bankruptcy
 PO Box 182125
 Columbus, OH 43218

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UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: Eddie B Eskridge, Jr*Debtor*

CASE NO.

Veraina Boudreaux-Eskridge*Joint Debtor*

CHAPTER 13

CERTIFICATE OF SERVICE

(Continuation Sheet #2)

Comenity Bank/Lane Bryant
 xxxxxxxxxxxx3762
 Attn: Bankruptcy
 PO Box 182125
 Columbus, OH 43218

Covington Credit/smc
 xxxxx5441
 150 Executive Center Drive
 Greenville, SC 29615

Credence
 xxxxx7387
 17000 Dallas Pkwy, Ste 204
 Dallas, TX 75248

Commonwealth Finance
 xxxx7641
 245 Main St
 Scranton, PA 18519

Covington Credit/smc
 xxxxx3693
 150 Executive Center Drive
 Greenville, SC 29615

Credit Control LLC
 xxxx9179
 5757 Phantom Dr., Ste.330
 Hazelwood, MO 63042

Comptroller of Public Accounts
 Revenue Account Bankruptcy Sect
 PO Box 13528
 Austin, TX 78711

Covington Credit/smc
 xxxxx0439
 150 Executive Center Drive
 Greenville, SC 29615

Credit One Bank
 xxxx-xxxx-xxxx-9390
 P.O. Box 60500
 City of Industry, CA 91716-0500

Conn Appliances
 xxxxx1170
 PO Box 2358
 Beaumont, TX 77704

Covington Credit/smc
 xxxxx8296
 150 Executive Center Drive
 Greenville, SC 29615

Credit One Bank
 xxxxxxxxxxxx0283
 Attn: Bankruptcy Department
 PO Box 98873
 Las Vegas, NV 89193

Covington Credit
 xxxx x1829
 3413 Broadway Blvd Suite 101b
 Garland, TX 75043

Covington Credit/smc
 xxxxx6971
 150 Executive Center Drive
 Greenville, SC 29615

Credit One Bank
 xxxxxxxxxxxx9390
 Attn: Bankruptcy Department
 PO Box 98873
 Las Vegas, NV 89193

Covington Credit
 xxxxx6620
 150 Executive Center Drive
 Greenville, SC 29615

Covington Credit/smc
 xxxxx3850
 150 Executive Center Drive
 Greenville, SC 29615

Crescent Bank & Trust, Inc.
 xxxxxxxxxxxx0001
 Attn: Bankruptcy
 PO Box 61813
 New Orleans, LA 70161

Covington Credit/smc
 xxxxx1807
 150 Executive Center Drive
 Greenville, SC 29615

Covington Credit/smc
 xxxxx5073
 150 Executive Center Drive
 Greenville, SC 29615

Daimler Truck Financia
 xxxxxxxxxxx9000
 13650 Heritage Pkwy
 Fort Worth, TX 76177

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UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: Eddie B Eskridge, Jr*Debtor*

CASE NO.

Veraina Boudreaux-Eskridge*Joint Debtor*

CHAPTER 13

CERTIFICATE OF SERVICE

(Continuation Sheet #3)

Dallas Property Tax Office
 xxxxxxxxxxxx0000
 PO Box 139066
 Dallas, TX 75313

Discover Bankruptcy
 xxxx-xxxx-xxxx-4236
 PO Box 3025
 New Albany, OH 43054

ECMC
 xxxxxxxxxxxx3199
 Attn: Bankruptcy
 111 Washington Ave South, Ste 1400
 Minneapolis, MN 55401

Dallas Regional Medical Center
 xxxxxxxx7103
 1011 N. Galloway
 Mesquite, TX 75149

Discover Bankruptcy
 xxxxx6904
 PO Box 3025
 New Albany, OH 43054

Eddie B Eskridge, Jr
 4414 S Country Club Rd
 Garland, TX 75043

Dept Of Ed/582/nelnet
 xxxxxxxxxxxx2199
 Attn: Bankruptcy Department
 3015 Parker Blvd., Suite 400
 Aurora, CO 80014

Discover Financial Services
 xxxx-xxxx-xxxx-9616
 PO Box 15316
 Wilmington, DE 19850

FedLoan Servicing
 xxxxxxxxxxxxxx0002
 PO Box 69184
 Harrisburg, PA 17106

Dept Of Ed/582/nelnet
 xxxxxxxxxxxx2499
 Attn: Bankruptcy Department
 3015 Parker Blvd., Suite 400
 Aurora, CO 80014

Dynamic Recovery Solutions
 xxxxx4885
 PO Box 25759
 Greenville, SC 29616

Financial Corp of America
 xxxxxxxx4.LLR
 12515 Research Blvd. S-100
 Austin, TX 78759

Dept Of Ed/582/nelnet
 xxxxxxxxxxxx2299
 Attn: Bankruptcy Department
 3015 Parker Blvd., Suite 400
 Aurora, CO 80014

ECMC
 xxxxxx1761
 Attn: Bankruptcy
 111 Washington Ave South, Ste 1400
 Minneapolis, MN 55401

Fingerhut
 xxxx-xxxx-xxxx-9168
 PO Box 70281
 Philadelphia, PA 19176

Dept Of Ed/582/nelnet
 xxxxxxxxxxxx2399
 Attn: Bankruptcy Department
 3015 Parker Blvd., Suite 400
 Aurora, CO 80014

ECMC
 xxxxxx1981
 Attn: Bankruptcy
 111 Washington Ave South, Ste 1400
 Minneapolis, MN 55401

Fingerhut
 xxxxxxxxxxxx6348
 Attn: Bankruptcy
 PO Box 1250
 Saint Cloud, MN 56395

DirecTV - AT&T
 xxxx5115
 PO Box 6550
 Greenwood Village, CO 80150

ECMC
 xxxxxxxxxxxx3099
 Attn: Bankruptcy
 111 Washington Ave South, Ste 1400
 Minneapolis, MN 55401

Fingerhut
 xxxxxxxxxxxx9168
 Attn: Bankruptcy
 PO Box 1250
 Saint Cloud, MN 56395

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UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: **Eddie B Eskridge, Jr***Debtor*

CASE NO.

Veraina Boudreaux-Eskridge*Joint Debtor*CHAPTER **13****CERTIFICATE OF SERVICE**

(Continuation Sheet #4)

Fingerhut
 xxxxxxxxxxxx2908
 Attn: Bankruptcy
 PO Box 1250
 Saint Cloud, MN 56395

Gold Star Finance, Inc.
 xxxxxxxx3073
 610 W Main St
 Denison, TX 75020

Integrity Texas Funding LP
 xxx-x5172
 84 Villa Rd
 Greenville, SC 29615

Fingerhut
 xxxxxxxxxxxx9894
 Attn: Bankruptcy
 6250 Ridgewood Road
 Saint Cloud, MN 56303

Great Lakes
 xxxxxx8581
 Attn: Bankruptcy
 PO Box 7860
 Madison, WI 53707

Internal Revenue Service
 PO Box 7346
 Philadelphia, PA 19101

First Premier Bank
 xxxx-xxxx-xxxx-8972
 PO Box 5523
 Sioux Falls, SD 57117-5523

Great Lakes
 xxxxxx9581
 Attn: Bankruptcy
 PO Box 7860
 Madison, WI 53707

Jefferson Capital Systems, LLC
 xxxxxxxx2003
 PO Box 1999
 Saint Cloud, MN 56302

First Premier Bankruptcy Dept
 xxxx-xxxx-xxxx-8972
 PO Box 5524
 Sioux Falls, SD 57117

Guild Mortgage
 xxx.xxx0982
 PO Box 85046
 San Diego, CA 92186

Justice Finance
 x2311
 149 W. Kingsley #210
 Garland, TX 75041

Freedom Debt Relief LLC
 4940 S. Wendler Dr.,
 Tempe, AZ 85282

Integrity Texas Funding LP
 xxx-x3509
 84 Villa Rd
 Greenville, SC 29615

Justice Finance Compan
 xxxxxxxx0001
 Po Box 3970
 Dallas, TX 75208

Freedom Truck Finance
 1540
 12221 Merit Drive
 Dallas, TX 75251

Integrity Texas Funding LP
 xxx-x0139
 84 Villa Rd
 Greenville, SC 29615

Justice Finance Compan
 xxxxxxxx1010
 Po Box 3970
 Dallas, TX 75208

Gold Star Finance, Inc.
 xxxxxxxx2429
 610 W Main St
 Denison, TX 75020

Integrity Texas Funding LP
 xxx-x8034
 84 Villa Rd
 Greenville, SC 29615

Justice Finance Compan
 xxxxxxxx1008
 Po Box 3970
 Dallas, TX 75208

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UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: **Eddie B Eskridge, Jr**
Debtor

CASE NO.

Veraina Boudreaux-Eskridge
Joint Debtor

CHAPTER **13**

CERTIFICATE OF SERVICE

(Continuation Sheet #5)

Justice Finance Compan
 xxxxxxx1007
 Po Box 3970
 Dallas, TX 75208

LVNV Funding/Resurgent Capital
 xxxx-xxxx-xxxx-0283
 PO Box 10497
 Greenville, SC 29603

Macy's Dept Store National Bank
 xxxx-xxxx-xxxx-8031
 9111 Duke Boulevard
 Mason, OH 45040

Justice Finance Compan
 xxxxxxx1009
 Po Box 3970
 Dallas, TX 75208

LVNV Funding/Resurgent Capital
 xxxxxxxxxxxxxxx3762
 PO Box 10497
 Greenville, SC 29603

Mariner Finance, LLC
 xxxxxxx2917
 Attn: Bankruptcy
 8211 Town Center Drive
 Nottingham, MD 21236

Justice Finance Company
 xxxxxxx1011
 PO Box 3970
 Dallas, TX 75208

LVNV Funding/Resurgent Capital
 xxx6289
 PO Box 10497
 Greenville, SC 29603

Mariner Finance, LLC
 xxxxxxx2414
 Attn: Bankruptcy
 8211 Town Center Drive
 Nottingham, MD 21236

Kimmel & Silverman PC
 30 E. Butler Pike
 Ambler, PA 19002

LVNV Funding/Resurgent Capital
 xxxx-xxxx-xxxx-6348
 PO Box 10497
 Greenville, SC 29603

Mariner Finance, LLC
 xxxxxxx7712
 Attn: Bankruptcy
 8211 Town Center Drive
 Nottingham, MD 21236

Landstar Inway, Inc
 xxx2176
 13410 Sutton Park Drive South
 Jacksonville, FL 32224

M.A.J.R. Financial Corporation
 xxxx2574
 7951 West Mississippi Avenue
 Suite B
 Lakewood, CO 80226

Mariner Finance, LLC
 xxxxxxx5214
 8211 Town Center Drive
 Nottingham, MD 21236

Linebarger Goggan & Sampson, LLP
 xxx.xxxxx4.005
 900 Arion Parkway, Ste 104
 San Antonio, TX 78216

M.A.J.R. Financial Corporation
 xxxx2832
 7951 West Mississippi Avenue
 Suite B
 Lakewood, CO 80226

Merrick Bank
 xxxx-xxxx-xxxx-3126
 PO Box 660702
 Dallas, TX 75266

Linebarger Goggan Blair
 2777 N Stemmons Frwy, Ste 1000
 Dallas, TX 75207

Macy's Bankruptcy
 xxxx8031
 PO Box 8053
 Mason, OH 45040

Merrick Bank/ CardWorks
 xxxx-xxxx-xxxx-3126
 PO Box 9201
 Old Bethpage, NY 11804

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UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: Eddie B Eskridge, Jr*Debtor*

CASE NO.

Veraina Boudreaux-Eskridge*Joint Debtor*

CHAPTER 13

CERTIFICATE OF SERVICE

(Continuation Sheet #6)

Merrick Bank/ CardWorks
 xxxx-xxxx-xxxx-4506
 PO Box 9201
 Old Bethpage, NY 11804

Navient
 xxxxxxxxxxxxxxxxxxxx0322
 Attn: Claims Dept
 PO Box 9500
 Wilkes-Barr, PA 19773

Nebraska Furniture Mart
 xxxx0732
 PO Box 2335
 Omaha, NE 68103

Metro Management Services
 xxxxxx0666
 PO Box 650823
 Dallas, TX 75265

Navient
 xxxxxxxxxxxxxxxxxxxx0525
 Attn: Claims Dept
 PO Box 9500
 Wilkes-Barr, PA 19773

Northstar Location Services, LLC
 xxxx4236
 4285 Genesee St
 Cheektowaga, NY 14225

Midland Credit Management
 xxxxx6739
 PO Box 301030
 Los Angeles, CA 90030

Navient
 xxxxxxxxxxxxxxxxxxxx1110
 Attn: Claims Dept
 PO Box 9500
 Wilkes-Barr, PA 19773

OneMain Financial
 xxxx-xxxx-xxxx-6517
 PO Box 3251
 Evansville, IN 47731

MOHELA
 xxxxxxxxxxxxxx0017
 Attn: Bankruptcy
 633 Spirit Drive
 Chesterfield, MO 63005

Navient
 xxxxxxxxxxxxxxxxxxxx0804
 Attn: Claims Dept
 PO Box 9500
 Wilkes-Barr, PA 19773

Pendrick Capital Partners
 xx8457
 1714 Hollinwood Dr
 Bellevue, VA 22307-1926

MOHELA
 xxxxxxxxxxxxxx0016
 Attn: Bankruptcy
 633 Spirit Drive
 Chesterfield, MO 63005

Navient
 xxxxxxxxxxxxxxxxxxxx1223
 Attn: Claims Dept
 PO Box 9500
 Wilkes-Barr, PA 19773

Pentagon FCU/PenFed Credit Union
 xxxx3416
 PO Box 247009
 Omaha, NE 68124

MOHELA
 xxxxxxxxxxxxxx0015
 Attn: Bankruptcy
 633 Spirit Drive
 Chesterfield, MO 63005

Navient Solutions Inc
 xxxxxxxxxxxxxxxxxxxx1110
 Attn: Bankruptcy
 PO Box 9500
 Wilkes-Barr, PA 18773

Pentagon Federal Cr Un
 xxxx1914
 Attention: Bankruptcy
 PO Box 1432
 Alexandria, VA 22314

Navient
 xxxxxxxxxxxxxxxxxxxx0628
 Attn: Claims Dept
 PO Box 9500
 Wilkes-Barr, PA 19773

Navient Solutions Inc
 xxxxxxxxxxxxxxxxxxxx0804
 Attn: Bankruptcy
 PO Box 9500
 Wilkes-Barr, PA 18773

Pentagon Federal Cr Un
 xxxx0554
 Attention: Bankruptcy
 PO Box 1432
 Alexandria, VA 22314

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UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: Eddie B Eskridge, Jr*Debtor*

CASE NO.

Veraina Boudreaux-Eskridge*Joint Debtor*

CHAPTER 13

CERTIFICATE OF SERVICE

(Continuation Sheet #7)

Pentagon Federal Cr Un
 xxxx0845
 Attention: Bankruptcy
 PO Box 1432
 Alexandra, VA 22314

Pentagon Federal Cr Un
 xxxxx2704
 Attention: Bankruptcy
 PO Box 1432
 Alexandra, VA 22314

Pentagon Federal Cr Un
 xxxx8052
 Attention: Bankruptcy
 PO Box 1432
 Alexandra, VA 22314

Pentagon Federal Cr Un
 xxxx4109
 Attention: Bankruptcy
 PO Box 1432
 Alexandra, VA 22314

Pentagon Federal Cr Un
 xxxx7754
 Attention: Bankruptcy
 PO Box 1432
 Alexandra, VA 22314

PHH Mortgage Services
 xxxxx1222
 Attn: Research/Bankruptcy
 1661 Worthington Rd Ste 100
 West Palm Beach, FL 33409

Pentagon Federal Cr Un
 xxxx7984
 Attention: Bankruptcy
 PO Box 1432
 Alexandra, VA 22314

Pentagon Federal Cr Un
 xxxx1510
 Attention: Bankruptcy
 PO Box 1432
 Alexandra, VA 22314

QVC Inc
 xxx-xx-2176
 1200 Wilson Dr
 West Chester, PA 19380

Pentagon Federal Cr Un
 xxxxx2455
 Attention: Bankruptcy
 PO Box 1432
 Alexandra, VA 22314

Pentagon Federal Cr Un
 xxxxx3415
 Attention: Bankruptcy
 PO Box 1432
 Alexandra, VA 22314

Radius Global Solutions LLC
 xxx.xxxxx3296
 P.O. Box 390905
 Minneapolis, MN 55439

Pentagon Federal Cr Un
 xxxxx4029
 Attention: Bankruptcy
 PO Box 1432
 Alexandra, VA 22314

Pentagon Federal Cr Un
 xxxxx6548
 Attention: Bankruptcy
 PO Box 1432
 Alexandra, VA 22314

Ray Hubbard Emerg Physicians
 xxxxxxx7969
 P.O. Box 8097
 Philadelphia, PA 19101-8097

Pentagon Federal Cr Un
 xxxxx4867
 Attention: Bankruptcy
 PO Box 1432
 Alexandra, VA 22314

Pentagon Federal Cr Un
 xxxxx6944
 Attention: Bankruptcy
 PO Box 1432
 Alexandra, VA 22314

Ray Hubbard Emerg Physicians
 xxxxx3236
 P.O. Box 8097
 Philadelphia, PA 19101-8097

Pentagon Federal Cr Un
 xxxx9643
 Attention: Bankruptcy
 PO Box 1432
 Alexandra, VA 22314

Pentagon Federal Cr Un
 xxxx2351
 Attention: Bankruptcy
 PO Box 1432
 Alexandra, VA 22314

Regional Acceptance Co
 xxxxxxx5301
 Attn: Bankruptcy
 PO Box 1487
 Wilson, NC 27894

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UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: **Eddie B Eskridge, Jr**
Debtor

CASE NO.

Veraina Boudreaux-Eskridge
Joint Debtor

CHAPTER **13**

CERTIFICATE OF SERVICE

(Continuation Sheet #8)

Regional Fin
 xxxxxx2282
 3465 West Walnut Street
 Garland, TX 75042

Regional Finance
 3465 W. Walnut St. Suite 107
 Garland, TX 75042

Republic Finance
 xxx/xxxx/x0051
 9824 Lakeview Pkwy, Ste 200
 Rowlett, TX 75088

Regional Fin
 xxxxx0957
 3465 West Walnut Street
 Garland, TX 75042

Regional Finance
 xxxxxx3073
 3465 West Walnut Street
 Garland, TX 75042

Republic Finance LLC
 xxxxxxxx0008
 9824 lakeview Parkway, Ste 200
 Rowlett, TX 75088

Regional Fin
 xxxxxxx0301
 3465 West Walnut Street
 Garland, TX 75042

Regional Finance #53
 xxxxxxx0101
 3115 S. 1st Street
 Garland, TX 75041

Republic Finance LLC
 xxxxxxxx0051
 9824 lakeview Parkway, Ste 200
 Rowlett, TX 75088

Regional Fin
 xxxxxxx0601
 3465 West Walnut Street
 Garland, TX 75042

Regional Finance #53
 xxxxxxx8101
 3115 S. 1st Street
 Garland, TX 75041

Resurgent Capital Services
 xxxxx1502
 PO Box 10465
 Greenville, SC 29603

Regional Fin
 xxxxxxx7501
 3465 West Walnut Street
 Garland, TX 75042

Regional Finance #53
 xxxxxxx3701
 3115 S. 1st Street
 Garland, TX 75041

Sam's Appliances & Furniture
 xx2365
 Attn: Bankruptcy
 5050 East Belknap Street
 Haltom City, TX 76117

Regional Fin
 xxxxxxx6601
 3465 West Walnut Street
 Garland, TX 75042

Regional Finance #53
 xxxxxxx0401
 3115 S. 1st Street
 Garland, TX 75041

Sam's Appliances & Furniture
 xxxxx3114
 Attn: Bankruptcy
 5050 East Belknap Street
 Haltom City, TX 76117

Regional Fin
 xxxxxxx2101
 3465 West Walnut Street
 Garland, TX 75042

Republic Finance
 xxxx/x0008
 9824 Lakeview Pkwy, Ste 200
 Rowlett, TX 75088

Sam's Appliances & Furniture
 xx6382
 Attn: Bankruptcy
 5050 East Belknap Street
 Haltom City, TX 76117

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UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: **Eddie B Eskridge, Jr***Debtor*

CASE NO.

Veraina Boudreaux-Eskridge*Joint Debtor*CHAPTER **13****CERTIFICATE OF SERVICE**

(Continuation Sheet #9)

Sam's Appliances & Furniture
 xx6383
 Attn: Bankruptcy
 5050 East Belknap Street
 Haltom City, TX 76117

Spot Loan
 P.O. Box 720
 Belcourt, ND 58316

Synchrony Bank/Walmart
 xxxxxxxx0681
 Attn: Bankruptcy
 PO Box 965060
 Orlando, FL 32896

Sam's Appliances & Furniture
 xxxxx8721
 5050 East Belknap Street
 Haltom City, TX 76117

Sun Loan Company #37
 413
 1005 S Josey Lane
 Carrollton, TX 75006

Synchrony Bank/Walmart
 xxxxxxxxxxxx7307
 Attn: Bankruptcy
 PO Box 965060
 Orlando, FL 32896

Sams Club/ Synchrony Bk
 xxxx-xxxx-xxxx-1584
 PO Box 530942
 Atlanta, GA 30353

Syncb/hhgreg
 xxxxxxxxxxxx9791
 Attn: Bankruptcy
 PO Box 965060
 Orlando, FL 32896

Texan Credit
 xxxxxxxxxxxx9365
 Po Box 130
 Timpson, TX 75975

Seventh Avenue
 1112 7th Avenue
 Monroe, WI 53566-1364

Synchrony Bank (Bankruptcy)
 xxxx-xxxx-xxxx-9791
 PO Box 960061
 Orlando, FL 32896

Texan Credit
 xxxxxxxxxxxx8870
 Po Box 130
 Timpson, TX 75975

Sherman Originator, LLC
 xxx6289
 c/o Resurgent Capital Svcs, LP
 55 Beattie Place, Ste. 110
 Greenville, SC 29601

Synchrony Bank (Bankruptcy)
 xxxx6406
 PO Box 965005
 Orlando, FL 32896

Texan Credit
 xxxxxxxxxxxx8461
 Po Box 130
 Timpson, TX 75975

Speedpay, Inc.
 199 Water Street, 29th Fl
 New York, NY 10038

Synchrony Bank/ Chevron
 xxxxxxxxxxxx4913
 PO Box 965060
 Orlando, FL 32896

Texan Credit
 xxxxxxxxxxxx0102
 Po Box 130
 Timpson, TX 75975

Speedycash
 3422 W Walnut St
 Garland, TX 75042

Synchrony Bank/Sams
 xxxxxxxxxxxx1584
 Attn: Bankruptcy
 PO Box 965060
 Orlando, FL 32896

Texan Credit
 xxxxxxxxxxxx9810
 Po Box 130
 Timpson, TX 75975

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UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: Eddie B Eskridge, Jr*Debtor*

CASE NO.

Veraina Boudreaux-Eskridge*Joint Debtor*

CHAPTER 13

CERTIFICATE OF SERVICE

(Continuation Sheet #10)

The Bureaus Inc
 xxxxx3419
 650 Dundee Rd, Ste 370
 Northbrook, IL 60062

Walmart /Synchrony Bank
 xxxx3708
 P.O. Box 960024
 Orlando, FL 32896

World Finance Corp
 7009
 1336 N. Galloway Ave, Ste. 128
 Mesquite, TX 75149

Toledo Fin
 xxxxxxx9318
 2601 Gus Thomasson
 Mesquite, TX 75150

Wells Fargo Bank
 xxxxxxxxxxx6114
 Attn: Bankruptcy
 PO Box 10438
 Des Moines, IA 50306

World Finance Corp
 xxxxxxx6301
 Attn: Bankruptcy
 PO Box 6429
 Greenville, SC 29606

Toledo Finance
 xxxxxxx9767
 2601 Gus Thomasson
 Mesquite, TX 75150

World Acceptance/Finance Corp
 xxxxxxx5501
 Attn: Bankruptcy
 PO Box 6429
 Greenville, SC 29606

World Finance Corp/World Acceptance
 xxxxxxx7801
 Attn: Bankruptcy
 PO Box 6429
 Greenville, SC 29606

TXU/Texas Energy
 xxxxxxxxxxx0897
 PO Box 650393
 Dallas, TX 75265

World Acceptance/Finance Corp
 xxxxxxx0301
 Attn: Bankruptcy
 PO Box 6429
 Greenville, SC 29606

World Finance Corp/World Acceptance
 xxxxxxx9301
 Attn: Bankruptcy
 PO Box 6429
 Greenville, SC 29606

USDOE/GLELSI
 xxxxxxxxxxx9581
 Attn: Bankruptcy
 PO Box 7860
 Madison, WI 53707

World Acceptance/Finance Corp
 xxxxxxx6101
 Attn: Bankruptcy
 PO Box 6429
 Greenville, SC 29606

World Finance Corp/World Acceptance
 xxxxxxx3101
 Attn: Bankruptcy
 PO Box 6429
 Greenville, SC 29606

USDOE/GLELSI
 xxxxxxxxxxx8581
 Attn: Bankruptcy
 PO Box 7860
 Madison, WI 53707

World Finance Corp
 5896
 1336 N. Galloway Ave, Ste. 128
 Mesquite, TX 75149

World Finance Corp/World Acceptance
 xxxxxxx0001
 Attn: Bankruptcy
 PO Box 6429
 Greenville, SC 29606

Walmart /Synchrony Bank
 xxxx-xxxx-xxxx-7307
 P.O. Box 960024
 Orlando, FL 32896

World Finance Corp
 5031
 1336 N. Galloway Ave, Ste. 128
 Mesquite, TX 75149

World Finance Corp/World Acceptance
 xxxxxxx0901
 1336 N Galloway Ave, Ste 128
 Mesquite, TX 75149